

IN THE SPECIFICATION

Please amend the specification as follows:

Page 19, line 22, change "to associating" to --and associating--.

Page 25, line 6, change "notifying" to --modifying--.

IN THE CLAIMS

Please cancel claim 12.

Please amend claims 1-5, 8-9, 11, 13-20 and 22-27 as follows:

1. (Amended) A computer implemented method for payment remittance processing, comprising the steps of:

establishing a database including payee records, each payee record having a payee zip code;

receiving a payor's payment information, including a payee zip code;

processing the payment information other than [a] the received payee zip code to identify an eleven digit zip code for a payee; and

accessing the database to locate [a] the payee record having the payee zip code corresponding to the identified eleven-digit zip code.

2. (Amended) The method of claim 1, wherein:

the received payment information includes the received payee zip code and other payee address information; and

the processed payment information [processed by the processing step] includes only a portion of the [payee's address] other payee address information.

3. (Amended) The method of claim 1, wherein:

the received payment information includes a payee city and a payee state; and

the processed payment information [processed by the processing step] includes [a portion of a] the [payee's] payee city and [a portion of a payee's] the payee state.

4. (Amended) The method of claim 1, wherein:

each payee record has a payee name;

the received payment information includes a payee name; and

the [data base] database is accessed to locate the payee record having the payee name and the zip code corresponding to [using] only a portion of [a] the received payee name [extracted from the payment information] and the identified eleven digit zip code [to access the payment record;]

[the payee record further corresponds to the portion of the payee name].

5. (Amended) The method of claim 4, [wherein] further comprising the step of:

locating the payee record by matching the identified eleven digit zip code with the payee record zip code in the database, and matching the portion of the received payee name with a portion of the payee record payee name in the database [the accessing includes comparing the portion of the payee name with a name part in the payee record].

8. (Amended) The method of claim 1, wherein[:] the received payment information includes a payor account number with the payee,[:] the database includes alteration rules [indicating a modified format] for altering the account

number and validation rules corresponding to payee values for fields of the account number for validating the account number, [;] and further comprising the steps of:

CH verifying that the account number conforms to the validation rules; and

transforming the verified account number into an altered account number according to the alteration rules.

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A 9. (Amended) The method of claim 8, wherein[:] the payee has a plurality of remittance centers, and further comprising:

processing the account number to identify [a single remittance center] one of the plurality of remittance centers to which payment [should] is to be remitted; and

directing the payment and [, including] the altered account number[,] to the identified [single] remittance center.

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C 11. (Amended) An automated remittance processing system, comprising:

A 3 a storage device configured to store payee records, each payee record having an associated one of a plurality of payee zip codes;

a data input unit configured to receive a payor's payment information, including a zip code of a payee; and

a processor configured to process the payment information, excluding the received payee zip code [information], to produce an eleven-digit zip code for the payee and to retrieve one or more of the plurality of payee records having the associated zip code corresponding to the eleven-digit zip code from the storage device.

sub C7
13. (Amended) The automated remittance processor of claim [12] 11, wherein the processor is further configured to direct a payment to the payee in accordance with the [payment information] retrieved payee record.

14. (Amended) The automated remittance processor of claim 11, wherein:

the payment information includes a payor account number with the payee;

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the storage device is further configured to store verification rules corresponding to payee values for fields of the account number and alteration rules, associated with the payee; and

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the processor [processes] is further configured to process the payment information to verify that the payor account number conforms to the validation rules [conforming to expectations of] associated with the payee and to alter the payor account number according to the alteration rules [provided by] associated with the payee.

sub C9
15. (Amended) The automated remittance processor of claim 14, wherein:

the payee has a plurality of remittance centers;

the processor is further configured to process the payor account number to identify a single remittance center of the plurality of remittance centers to which payment [should] is to be directed and to direct payment to the single remittance center.

16. (Amended) An article of manufacture for processing payment information, comprising:

computer readable storage medium; and

a computer program stored on the storage medium;
wherein the stored computer program is configured to be readable from the computer readable storage medium by a computer and thereby cause the computer to operate so as to:

receive payment information from a payor, including a zip code of a payee;

process the payment information, excluding the received payee zip code, to identify an eleven digit zip code for the payee; and

access a database of payee records to locate a payee record corresponding to the eleven-digit zip code within the database.

Sub C 10
17. (Amended) The article of manufacture of claim 16, wherein the received payment information includes the received payee zip code and payee address information, and the computer program is further configured to cause the computer to operate so as to:

process only [the payment information processed by the process step includes] a portion of [a] the payee address information.

18. (Amended) The article of manufacture of claim 17, wherein the received payment information includes a name of the payee, and the computer program is further configured to cause the computer to operate so as to:

access the [data base is accessed] database using a portion of [a] the received payee name [extracted from the payment information] and the eleven digit zip code to [access] locate the payee record; and

Sl 32 ~~the payee record further corresponds to the portion of~~
the payee name.

19. (Amended) The article of manufacture of claim 18, wherein the computer program is further configured to cause the computer to operate so as to:

[the access step includes comparing] compare the portion of the payee name with a payee name in the payee record [in the database].

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20. (Amended) The article of manufacture of claim 16, wherein[.] the payment information includes a payor account number with a payee[;], and the computer program is further configured to cause the computer to operate so as to:

verify that the received account number conforms to [the database includes alteration rules indicating a modified format for the account number and] validation rules corresponding to payee values for fields of the account number [, further comprising the step of: verifying the account number conforms to the validation rules]; and

[transforming] transform the verified account number into an altered account number according to the alteration rules of the payee.

Sub C 12
22. (Amended) A system for processing payment information comprising:

a network;

a first station, coupled to the network, configured to generate payment information, including a payee name, payee address data, and a payor account number with a payee;

a database including payee records; and

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a second station, coupled to the network, configured to receive the payment information from the first station via the network, process the payment information to produce an eleven digit zip code for the payee, and access the database to locate a payee record for the payee corresponding to the eleven digit zip code.

23. (Amended) The system of claim 22, further comprising:
[a database of] alteration rules indicating a format for [payee] account numbers of the payee;

wherein the second station transforms the received payor account number into an altered payor account number according to the alteration rules.

24. (Amended) The system of claim 23, wherein the payee has a plurality of remittance centers and the second station is further configured to process the received account number to identify a single remittance center of the plurality of remittance centers, and to direct a payment[, including] and the altered payor account number[,] to the single remittance center.

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25. (Amended) The system of claim 22, wherein:
the payment information [processed by the process step] includes a portion of a payee name and a portion of payee address.

26. (Amended) The system of claim 22, wherein:
the second station is further configured to access the [data base] database [is accessed] using a portion of a payee name and the eleven digit zip code to [access] locate the payee record; and

the payee record further corresponds to the portion of the payee name.

27. (Amended) The system of claim 26, wherein:

the second station is further configured to compare [access step includes comparing] the portion of the payee name with a payee name in the payee record in the database.

Please add new claim 28 as follows:

--28. A computer implemented method for payment remittance processing, comprising the steps of:

establishing a database having a plurality of payee records associated with a plurality of payees, each payee record including stored name information and stored address information, including a zip code, of its associated payee;

receiving a payee name information and a payee address information, including a zip code;

determining if the stored payee name information and the stored payee address information included in any of the plurality of payee records correspond to the received payee name information and the received payee address information;

directing payment in accordance with a first of the plurality of payee records if the stored payee name information and the stored payee address information included in the first payee record is determined to correspond to the received payee name information and the received payee address information;

processing the received payee address information to identify an eleven digit zip code if none of the plurality of payee records include stored payee name information and stored payee address information which is determined to

correspond to the received payee name information and the received payee address information;

determining if the stored payee zip code included in any of the plurality of payee records corresponds to the identified eleven-digit zip code; and

directing payment in accordance with a second of the plurality of payee records if the stored payee zip code included in the second payee record is determined to correspond to the identified eleven-digit zip code.

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